

SERFF Tracking Number:	GRAX-G127865780	State:	Arkansas
Filing Company:	Annuity Investors Life Insurance Company	State Tracking Number:	50397
Company Tracking Number:	P1405805NW EO		
TOI:	A07I Individual Annuities - Special	Sub-TOI:	A07I.001 Equity Indexed
Product Name:	Annuity Individual Fixed		
Project Name/Number:	Annuity Individual Fixed/P1405805NW EO		

Filing at a Glance

Company: Annuity Investors Life Insurance Company

Product Name: Annuity Individual Fixed	SERFF Tr Num: GRAX-G127865780	State: Arkansas
TOI: A07I Individual Annuities - Special	SERFF Status: Closed-Accepted For Informational Purposes	State Tr Num: 50397
Sub-TOI: A07I.001 Equity Indexed	Co Tr Num: P1405805NW EO	State Status: Filed-Closed
Filing Type: Form	Author: SPI GreatAmericanFinancialRes	Reviewer(s): Linda Bird
	Date Submitted: 12/05/2011	Disposition Date: 12/09/2011
		Disposition Status: Accepted For Informational Purposes
Implementation Date Requested:		Implementation Date:

State Filing Description:

General Information

Project Name: Annuity Individual Fixed	Status of Filing in Domicile: Authorized
Project Number: P1405805NW EO	Date Approved in Domicile: 10/25/2011
Requested Filing Mode: Informational	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 12/09/2011
	State Status Changed: 12/09/2011
Deemer Date:	Created By: SPI GreatAmericanFinancialRes
Submitted By: SPI GreatAmericanFinancialRes	Corresponding Filing Tracking Number:
Filing Description:	

Please accept this letter as notification to your department of Annuity Investors Life Insurance Company's intent to expand the range of the Minimum Cap as referenced on the previously submitted Explanation of Variables for contract forms P1405805NW & P1405905NW, which were approved for use in your state on 10/18/2005, under file number 30804 This revision is being made to the Explanation of Variables, which was filed subsequent to the approval of the contract forms, under filing number 48537, and was approved on 4/25/2011.

The following changes have been made to the Explanation of Variables for the contracts referenced above:

SERFF Tracking Number: GRAX-G127865780 State: Arkansas
 Filing Company: Annuity Investors Life Insurance Company State Tracking Number: 50397
 Company Tracking Number: P1405805NW EOV
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: Annuity Individual Fixed
 Project Name/Number: Annuity Individual Fixed/P1405805NW EOV

1. We are expanding the range of the Minimum Cap from 2%-100%, to 0%-100%.
2. The explanation of specific Indexed Strategies has been removed.
3. A generic explanation titled "strategy title" has been added that would include any index strategies offered with this product.
4. An explanation of "Initial Selection" variable field has been added.
5. All references to specific Index Strategies have been removed.
6. All duplicate explanations have been removed.

A revised Explanation of Variables document is enclosed for your records.

Company and Contact

Filing Contact Information

Brenda Little, Senior Compliance Filing Analyst blittle@gafri.com
 P. O. Box 5420 513-412-2725 [Phone] 12725 [Ext]
 Cincinnati, OH 45201-5420 513-361-5967 [FAX]

Filing Company Information

Annuity Investors Life Insurance Company	CoCode: 93661	State of Domicile: Ohio
P.O. Box 5423	Group Code: 84	Company Type:
Cincinnati, OH 45201-5423	Group Name: Great American	State ID Number:
	Financial Resources, Inc.	
(800) 854-3649 ext. [Phone]	FEIN Number: 31-1021738	

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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<i>SERFF Tracking Number:</i>	<i>GRAX-G127865780</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50397</i>
<i>Company Tracking Number:</i>	<i>P1405805NW EOV</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1405805NW EOV</i>		
Annuity Investors Life Insurance Company	\$0.00	12/05/2011	
Annuity Investors Life Insurance Company	\$20.00	12/05/2011	54249131

<i>SERFF Tracking Number:</i>	<i>GRAX-G127865780</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50397</i>
<i>Company Tracking Number:</i>	<i>P1405805NW EOV</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1405805NW EOV</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		12/09/2011	12/09/2011

<i>SERFF Tracking Number:</i>	<i>GRAX-G127865780</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50397</i>
<i>Company Tracking Number:</i>	<i>P1405805NW EO</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1405805NW EO</i>		

Disposition

Disposition Date: 12/09/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>GRAX-G127865780</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50397</i>
<i>Company Tracking Number:</i>	<i>P1405805NW EO</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1405805NW EO</i>		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	NW- Explanation of Variables 101911		Yes
Supporting Document	AR - NAIC TRANSMITTAL DOCUMENT, AR - NAIC FORM FILING ATTACHMENT		Yes
Supporting Document	Cover Letter		Yes

SERFF Tracking Number:	GRAX-G127865780	State:	Arkansas
Filing Company:	Annuity Investors Life Insurance Company	State Tracking Number:	50397
Company Tracking Number:	P1405805NW EO		
TOI:	A071 Individual Annuities - Special	Sub-TOI:	A071.001 Equity Indexed
Product Name:	Annuity Individual Fixed		
Project Name/Number:	Annuity Individual Fixed/P1405805NW EO		

Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification		
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	Not applicable to this filing.		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	NW- Explanation of Variables 101911		
Comments:			
Attachment:			
	NW - EO for P1405805NW-P1405905NW 101911.PDF		

		Item Status:	Status Date:
Satisfied - Item:	AR - NAIC TRANSMITTAL DOCUMENT, AR - NAIC FORM FILING ATTACHMENT		
Comments:			

<i>SERFF Tracking Number:</i>	<i>GRAX-G127865780</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Annuity Investors Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>50397</i>
<i>Company Tracking Number:</i>	<i>P1405805NW EO</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Annuity Individual Fixed</i>		
<i>Project Name/Number:</i>	<i>Annuity Individual Fixed/P1405805NW EO</i>		

Attachments:

AR - NAIC TRANSMITTAL DOCUMENT.PDF
AR - NAIC FORM FILING ATTACHMENT.PDF

	Item Status:	Status Date:
Satisfied - Item:	Cover Letter	
Comments:		
Attachment:		
Cover Letter.PDF		

Explanation of Variables

Individual Deferred Annuity Contract Form No. P1405805NW/P1405905NW

BRACKETS

- Hard Brackets [] – Denote that provision or text is variable.

CONTRACT

Specifications Page

- Owner – Will insert name of the Owner.
 - Age of Owner – Will insert Age of the Owner.
 - Joint Owner – Will insert name of Joint Owner, if any.
 - Age of Joint Owner – Will insert age of Joint Owner, if any.
 - Annuitant – Will insert age of Annuitant, if any.
 - Age of Annuitant – Will insert age of Annuitant, if any.
 - Contract Number – Will insert Contract Number.
 - Contract Effective Date – Will insert date contract is issued.
 - Annuity Commencement Date – Will insert the annuity commencement date. For non-qualified contracts the annuity commencement date will be the anniversary of the contract following the 85th birthday of the elder of the Owner or Joint Owner, if any, or the 5th Contract Anniversary, whichever is later. For qualified contracts, the annuity commencement date will be the owner's 70th birthday.
 - Interest Strategy Application Date – Will insert the date that money will be moved from the Purchase Payment Account into the selected strategies. Currently the 20th of the month.
 - Account Value Payment Period – Will insert duration of the Account Value Payment Period. (1-10)
 - GMSV Factor – Will insert the percentage of the Purchase Payment used to determine the Guaranteed Minimum Surrender Value. (90%-100%)
 - GMSV Rate – Will insert the percentage rate used to determine the Guaranteed Minimum Surrender Value. (1%-3%)
 - Guaranteed Minimum Declared Rate – Will insert the minimum guaranteed declared rate. Will not be less than the minimum interest rate allowed under your state insurance law and applicable rules and regulations. Will be set at issue and not changed during lifetime of contract. (1%-3%)
 - Purchase Payment Bonus – Will insert the percentage of the Purchase Payment to be applied as a bonus. (1%-10%)
 - Purchase Payment Bonus Period – Will insert duration of the bonus period. (1-5)
 - Declared Rate Strategy – Will insert the initial percentage of the Purchase Payment Account Value to be allocated to the Declared Rate Strategy as indicated by the Contract Owner.
 - Strategy title – Will insert the name of each Indexed Strategy offered. Determined by consumer demand as permitted by the product's capital constraints in the economic/investment marketplace at time of issue.
 - Initial Selection – Will insert the initial percentage of the Purchase Payment Account Value to be allocated to each Indexed Strategy offered as indicated by the Contract Owner.
 - Minimum Base Interest Rate – Will insert the guaranteed minimum rate to be used for the Base Interest Rate for each index strategy. (0%-3%)
 - Minimum Participation Rate – Will insert the guaranteed minimum rate to be used for the Participation Rate for each index strategy. (50%-150%)
 - Minimum Cap – Will insert the guaranteed minimum rate to be used for the Cap for each index strategy. (0%-100%)
 - Maximum Index Spread – Will insert the maximum amount by which the Index Change is reduced when computing the Adjusted Change for each index strategy. (0%-8%)
 - Table Of Guaranteed Values
 - Ø Table of Guaranteed Minimum Surrender Value - Will insert values based on purchase payments of \$1,000.00 received on the Contract Effective Date and each Contract Anniversary thereafter; and the GMSV Rate.

Contract Data

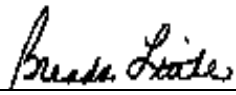
- Settlement Option Computations – Will insert the minimum interest rate applicable to the contract.

- Settlement Option Table A – Will insert values applicable to the minimum interest rate stated in the Settlement Option Computations paragraph.
- Settlement Option Table B - Will insert values applicable to the minimum interest rate stated in the Settlement Option Computations paragraph.
- Settlement Option Table C - Will insert values applicable to the minimum interest rate stated in the Settlement Option Computations paragraph.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Arkansas					
2.	Department Use Only						
	State Tracking ID						
3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	Annuity Investors Life Insurance Company P.O. Box 5423 Cincinnati OH 45201-5423	OH	Annuity	084	93661	31-1021738	
4.	Contact Name & Address	Telephone #	Fax #	E-mail Address			
	Brenda Little P. O. Box 5420 Cincinnati OH 45201-5420	800-854-3649 Ext. 12725	513-361-5967	blittle@gafri.com			
5.	Requested Filing Mode	<input type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input checked="" type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____					
6.	Company Tracking Number	P1405805NW EOY					
7.	<input checked="" type="checkbox"/> New Submission	<input type="checkbox"/> Resubmission	Previous file # _____				
8.	Market	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="display: flex; justify-content: space-between;"> <div>Group</div> <div> <input type="checkbox"/> Small <input type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____ </div> </div>					
9.	Type of Insurance	A07I Individual Annuities - Special					
10.	Product Coding Matrix Filing Code	A07I.001 Equity Indexed					
11.	Submitted Documents	<input checked="" type="checkbox"/> <u>FORMS</u> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Policy <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Schedule of Benefits </div> <div> <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Rider/Endorsement <input checked="" type="checkbox"/> Other: <u>Explanation of Variables</u> </div> <div> <input type="checkbox"/> Certificate <input type="checkbox"/> Advertising </div> </div> <input type="checkbox"/> <u>RATES</u> <input type="checkbox"/> New Rate <input type="checkbox"/> Revised Rate <input type="checkbox"/> <u>FILING OTHER THAN FORM OR RATE:</u> Please explain: _____ <u>SUPPORTING DOCUMENTATION</u> <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____ </div> <div> <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Trust Agreement <input type="checkbox"/> Certifications </div> </div>					

12.	Filing Submission Date	12/5/2011
13.	Filing Fee (If required)	Amount _____ Check Date _____ Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Number _____
14.	Date of Domiciliary Approval	10/25/2011
15.	Filing Description:	
	<p>Please accept this letter as notification to your department of Annuity Investors Life Insurance Company's intent to expand the range of the Minimum Cap as referenced on the previously submitted Explanation of Variables for contract forms P1405805NW & P1405905NW, which were approved for use in your state on 10/18/2005, under file number 30804 This revision is being made to the Explanation of Variables, which was filed subsequent to the approval of the contract forms, under filing number 48537, and was approved on 4/25/2011.</p> <p>The following changes have been made to the Explanation of Variables for the contracts referenced above:</p> <ol style="list-style-type: none"> 1. We are expanding the range of the Minimum Cap from 2%-100%, to 0%-100%. 2. The explanation of specific Indexed Strategies has been removed. 3. A generic explanation titled "strategy title" has been added that would include any index strategies offered with this product. 4. An explanation of "Initial Selection" variable field has been added. 5. All references to specific Index Strategies have been removed. 6. All duplicate explanations have been removed. <p>A revised Explanation of Variables document is enclosed for your records.</p>	

16.	Certification (If required)	
<p>I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Arkansas</u>.</p> <p>Print Name <u>Brenda Little</u> Title <u>Senior Compliance Filing Analyst</u></p> <p>Signature <u></u> Date <u>12/5/2011</u></p>		

17.	Form Filing Attachment	
This filing transmittal is part of company tracking number		P1405805NW EOY
This filing corresponds to rate filing company tracking number		

	Document Name Description	Form Number		Replaced Form Number Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
11			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

Annuity Investors[®]
LIFE INSURANCE COMPANY
Mailing Address: P.O. Box 5423, Cincinnati, OH 45201-5423

December 5, 2011

NAIC No. 084-93661
FEIN No. 31-1021738

Insurance Commissioner Jay Bradford
Compliance - Life and Health
Arkansas Department of Insurance
1200 West Third Street
Little Rock, AR 72201-1904

RE: Informational Filing - Annuity Investors Life Insurance Company
P1405805NW/P1405905NW Explanation of Variables

Dear Insurance Commissioner Bradford:

Please accept this letter as notification to your department of Annuity Investors Life Insurance Company's intent to expand the range of the Minimum Cap as referenced on the previously submitted Explanation of Variables for contract forms P1405805NW & P1405905NW, which were approved for use in your state on 10/18/2005, under file number 30804. This revision is being made to the Explanation of Variables, which was filed subsequent to the approval of the contract forms, under filing number 48537, and was approved on 4/25/2011.

The following changes have been made to the Explanation of Variables for the contracts referenced above:

1. We are expanding the range of the Minimum Cap from 2%-100%, to 0%-100%.
2. The explanation of specific Indexed Strategies has been removed.
3. A generic explanation titled "strategy title" has been added that would include any index strategies offered with this product.
4. An explanation of "Initial Selection" variable field has been added.
5. All references to specific Index Strategies have been removed.
6. All duplicate explanations have been removed.

A revised Explanation of Variables document is enclosed for your records.

With this information, I look forward to receiving a favorable response to this filing.

If you have any questions or require additional information regarding this submission, please feel free to contact me at either of the phone numbers indicated below or via e-mail at blittle@gafri.com.

Sincerely,


Brenda Little
Senior Compliance Filing Analyst

BRENDA LITTLE, SENIOR COMPLIANCE FILING ANALYST
(800) 854-3649 (TOLL FREE - EXT. 12725)
(513) 412-2725 (DIRECT DIAL) * (513) 361-5967 FAX